125. (New) The electronic trading arrangement of claim 116 wherein the transfer system comprises an internet web page server.

126. (New) The electronic trading arrangement of claim 116 wherein the transfer system, the first consumer computer, and the at least one second consumer computer form part of a single server.

127. (New) The electronic trading arrangement of claim 116 wherein the transfer system, the first consumer computer, and the at least one second consumer computer are distributed across multiple servers.

128. (New) The electronic trading arrangement of claim 116 wherein the communication network comprises one of an Internet, an intranet, a public data network, a private data network, a wireless network, a cable network, and a dial-up connection.

REMARKS

FIGS. 3 and 4 have been amended to remove the duplicate use of reference numerals***.

The specification has been amended to make the use of reference numerals consistent with its use in the drawings.

^{***} The amendment of FIG. 3 was also made in a Preliminary Amendment filed on May 22, 2002. However, due to a typographical error, the Preliminary Amendment incorrectly requests approval of the amendment to FIG. 13 instead of FIG. 3. To ensure the entry of the proposed amendment to FIG. 3, applicants are herewith re-submitting the request for approval of the amendment to FIG. 3.

Originally-filed claims 1-12 are pending in this case. New claims 13-128 have been added. These new claims are directed to subject matter that is fully supported by applicants' original specification and drawings.

No new matter has been added.

Applicants respectfully request entry of this Second Preliminary Amendment. An early and favorable action is respectfully requested.

Respectfully submitted,

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Appendix Showing Changes to the Specification

The paragraph at page 11, lines 8-18*:

The systems and methods of the present invention may be implemented using any suitable communication network. One embodiment of such a communication network 40 is shown in FIG. 4. As illustrated, transfer system 2 may be implemented as a web site that is hosted on an Internet web page server 41, which may be any suitable server. A provider system 45, a first consumer computer 42, and a second consumer computer 44 may be connected to Internet web page server 41, or any other suitable server, through any suitable Internet connections 43.

The paragraph at page 12, lines 1-8**:

Any suitable Internet connections 43 may be used in communication network 40 in accordance with the present invention. For example, Internet connections 43 may be comprised in whole or in part of the Internet, an intranet, a public data network, a private data network, a wireless network, a cable network, any other suitable data network or combination of networks, dial-up connections, etc.

^{*} The amendment of this paragraph is made to the immediate previous version of the replacement paragraph filed in a Preliminary Amendment on May 22, 2002.

^{**} The amendment of this paragraph is made to the originally-filed specification.

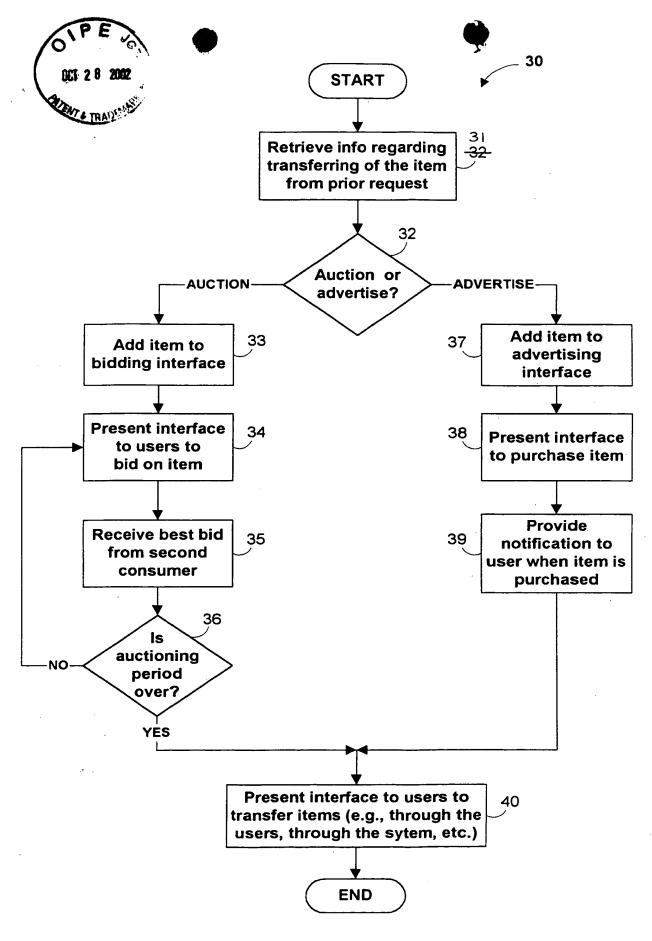


FIG. 3



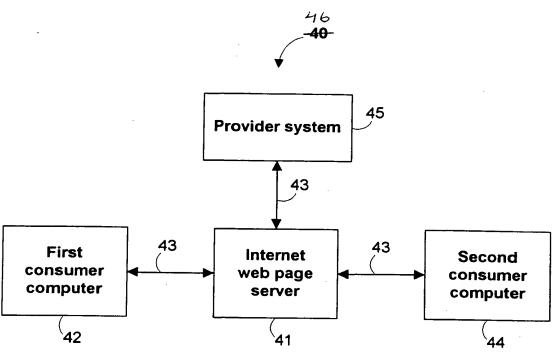


FIG. 4